

**Information to identify the case:**

Debtor 1	<u>Jerome S. Jenkins</u>	Social Security number or ITIN	<b>xxx-xx-6750</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-22021-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerome S. Jenkins

11/1/18

By the court: Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jerome S. Jenkins  
 Debtor

Case No. 13-22021-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Nov 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2018.

db +Jerome S. Jenkins, 1416 Elm Street, Pittsburgh, PA 15221-1920  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr JPMORGAN CHASE BANK, NA, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 13706108 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 13635100 +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705  
 13693249 +Dominion Retail, Inc., dba Dominion Energy Solutions, PO Box 298,  
 Pittsburgh, PA 15230-0298  
 13716100 +JPMC Specialty Mortgage LLC, c/o Chase Home Finance, LLC, Attn: OH4-7302,  
 3415 Vision Drive, Columbus, OH 43219-6009  
 13635105 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101  
 13635106 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
 13635109 +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391  
 13635111 +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715  
 13635112 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609,  
 Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2018 03:22:22 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Nov 02 2018 07:03:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 cr EDI: RECOVERYCORP.COM Nov 02 2018 07:03:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13635096 E-mail/Text: bnc@trustamerifirst.com Nov 02 2018 03:22:11  
 AmeriFirst Home Improvement Finance, 11171 Mill Valley Rd., Omaha, NE 68154  
 13635097 +EDI: CAPITALONE.COM Nov 02 2018 07:03:00 Cap One, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 13635098 +EDI: CAPITALONE.COM Nov 02 2018 07:03:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 13635099 +EDI: CHRYSLER.COM Nov 02 2018 07:03:00 Cfc Defic Rec/TD Auto Finance,  
 Td Auto Fin/Attn:Bankruptcy, Po Box 551080, Jacksonville, FL 32255-1080  
 13635101 +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00 Dept Of Ed/sallie Mae, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 13658355 +E-mail/Text: kburkley@bernsteinlaw.com Nov 02 2018 03:23:25 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13635102 +EDI: AMINFOFP.COM Nov 02 2018 07:03:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 13635103 EDI: IRS.COM Nov 02 2018 07:04:00 Internal Revenue Service, PO Box 21125,  
 Philadelphia, PA 19114  
 13635104 +EDI: MID8.COM Nov 02 2018 07:03:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 13635107 +E-mail/Text: bankruptcydepartment@tsico.com Nov 02 2018 03:23:22 Nco Fin/99, Po Box 15636,  
 Wilmington, DE 19850-5636  
 13635108 +E-mail/Text: egssupportservices@alorica.com Nov 02 2018 03:22:55 Osi Collect,  
 507 Prudential Rd., Horsham, PA 19044-2308  
 13871840 EDI: PRA.COM Nov 02 2018 07:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541  
 13986554 EDI: RECOVERYCORP.COM Nov 02 2018 07:03:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13657107 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 02 2018 03:24:50 Regional Acceptance Corporation,  
 PO Box 1847, Wilson, NC 27894-1847  
 13635110 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 02 2018 03:24:50 Regional Finance Corp,  
 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472  
 13750608 EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00 Sallie Mae Inc. on behalf of,  
 Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMC Specialty Mortgage LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: bsil  
Form ID: 3180W

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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMC Specialty Mortgage LLC  
andygornall@latouflawfirm.com  
Brent J. Lemon on behalf of Debtor Jerome S. Jenkins blemon@fglaw.com,  
lemondropper75@hotmail.com  
James Warmbrodt on behalf of Creditor JPMC Specialty Mortgage LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7